

FIG. 2A

21 MULTI-FUNCTION IC CARD

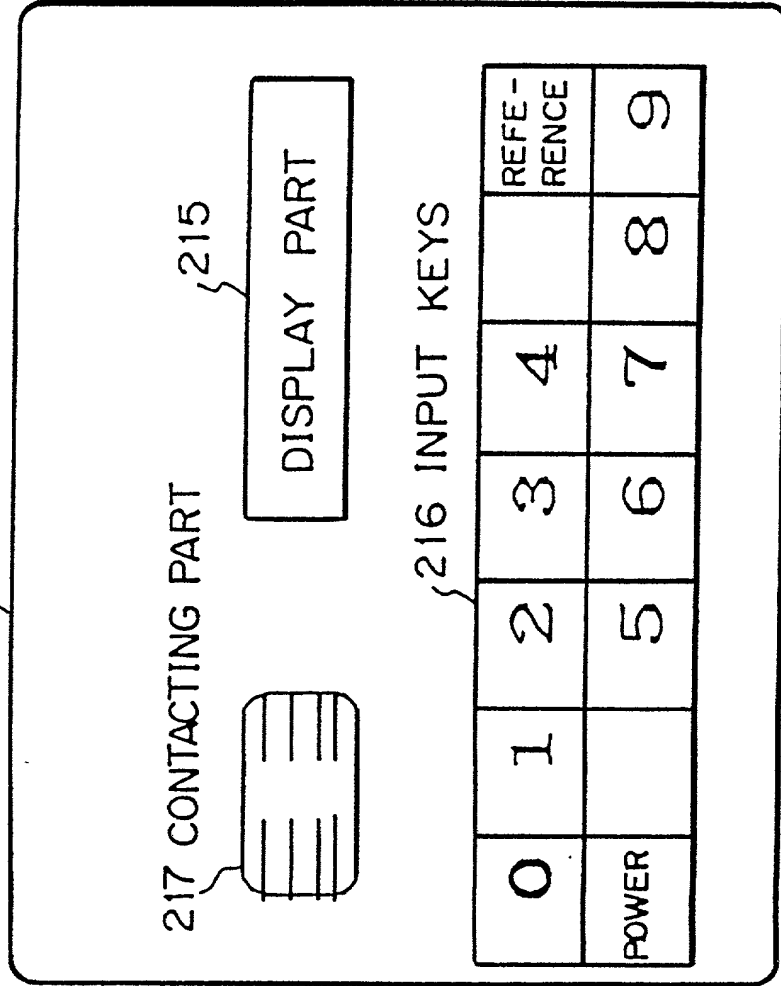


FIG. 2B

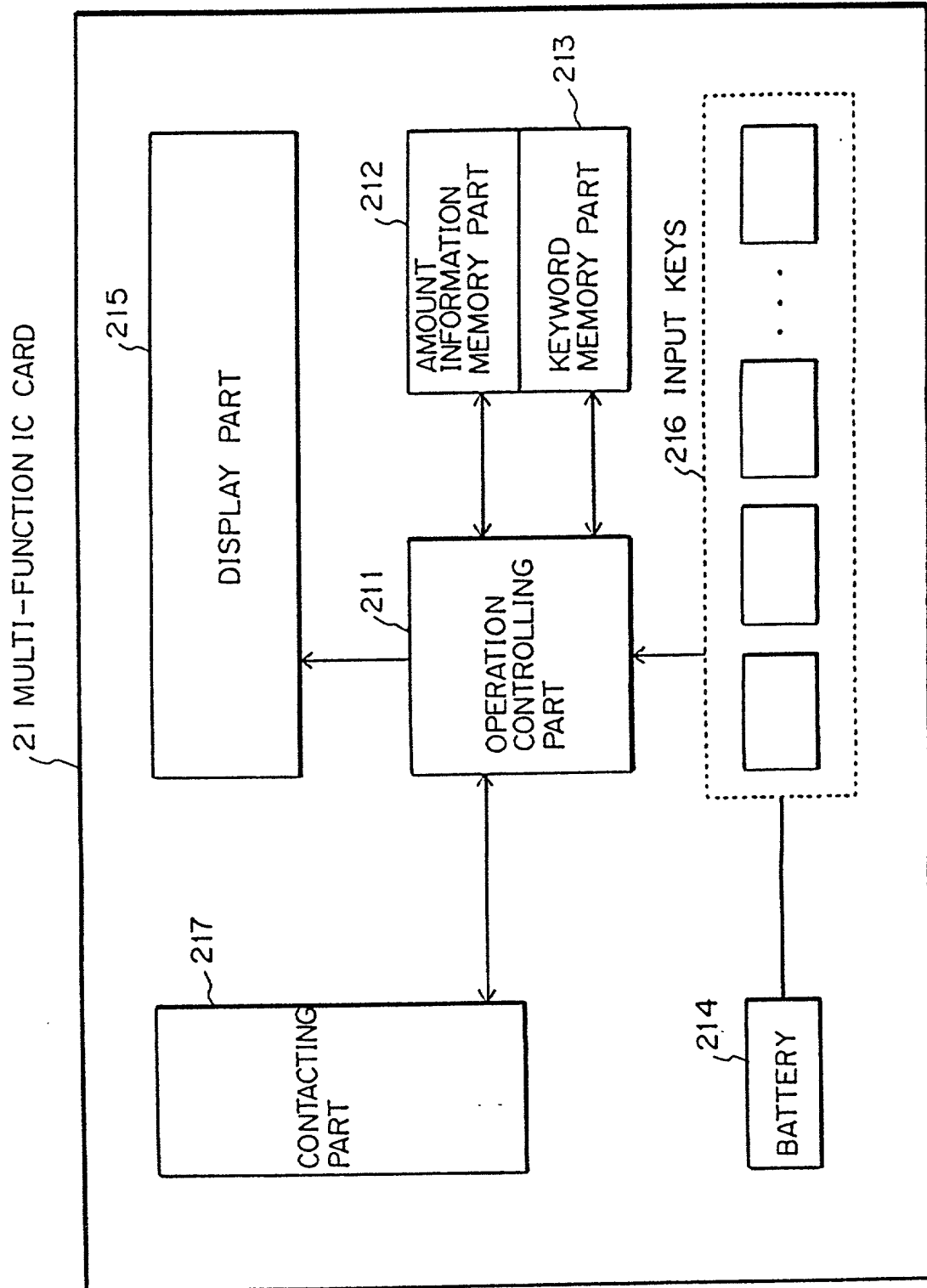


FIG. 3

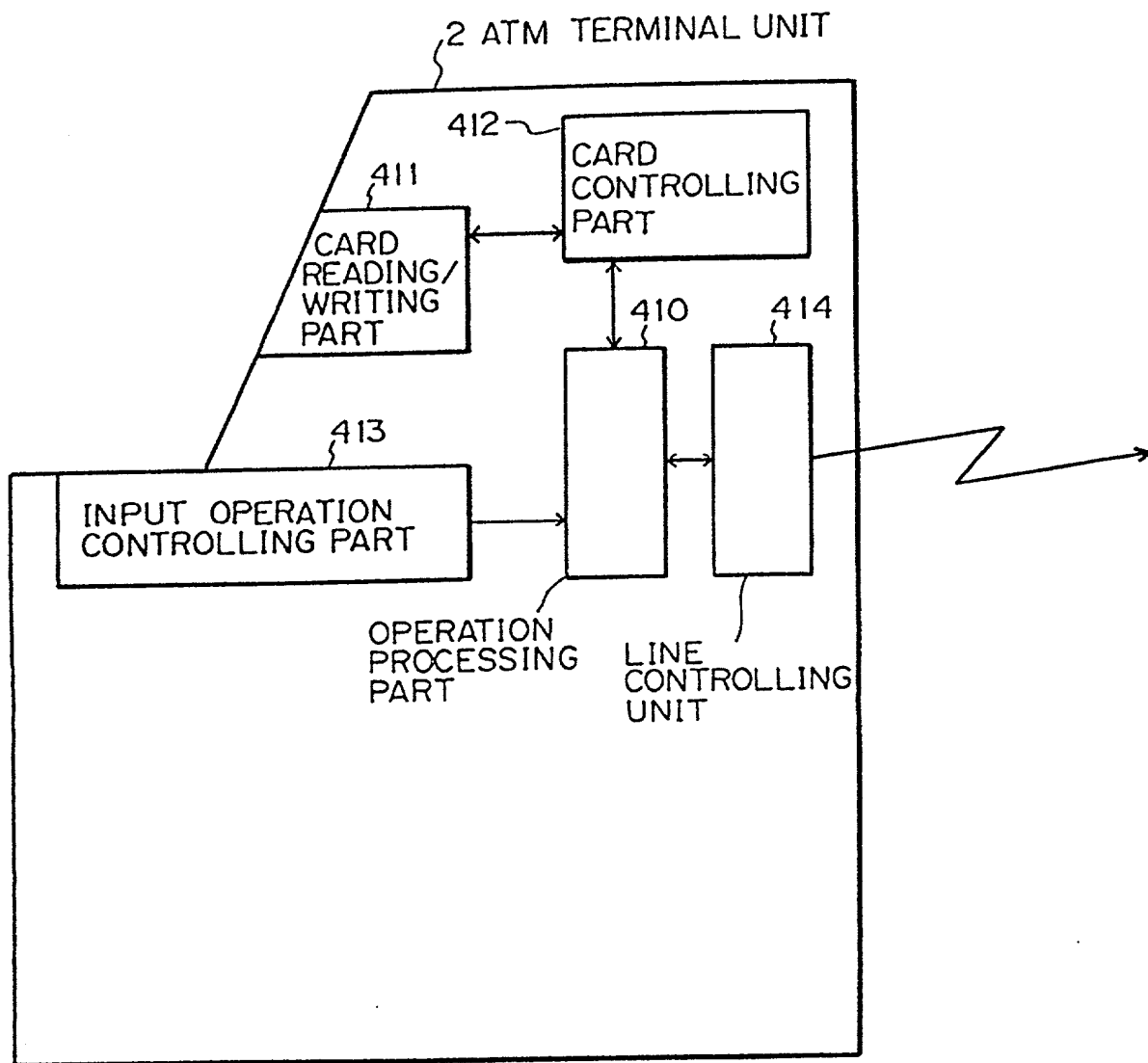


FIG. 4

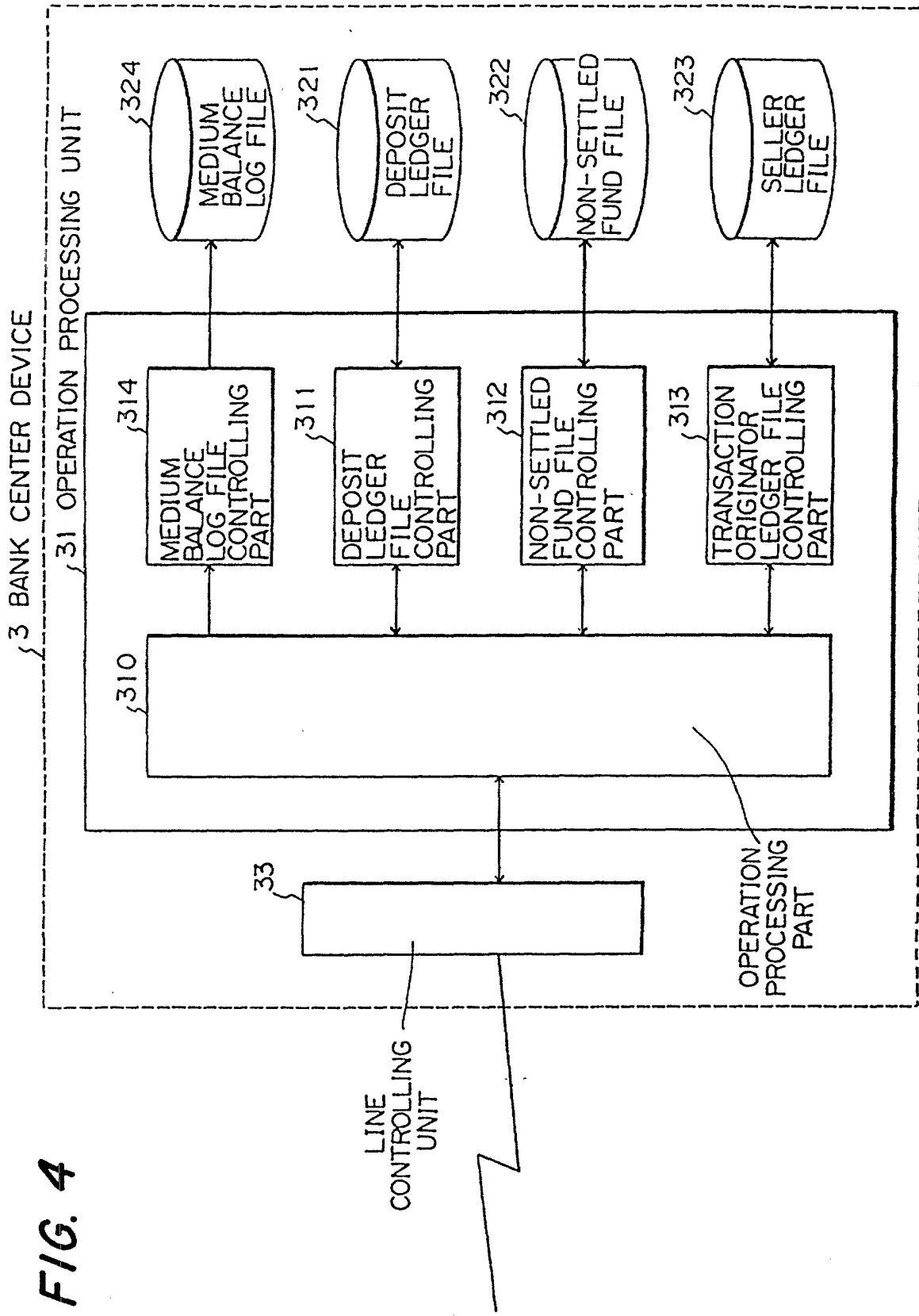
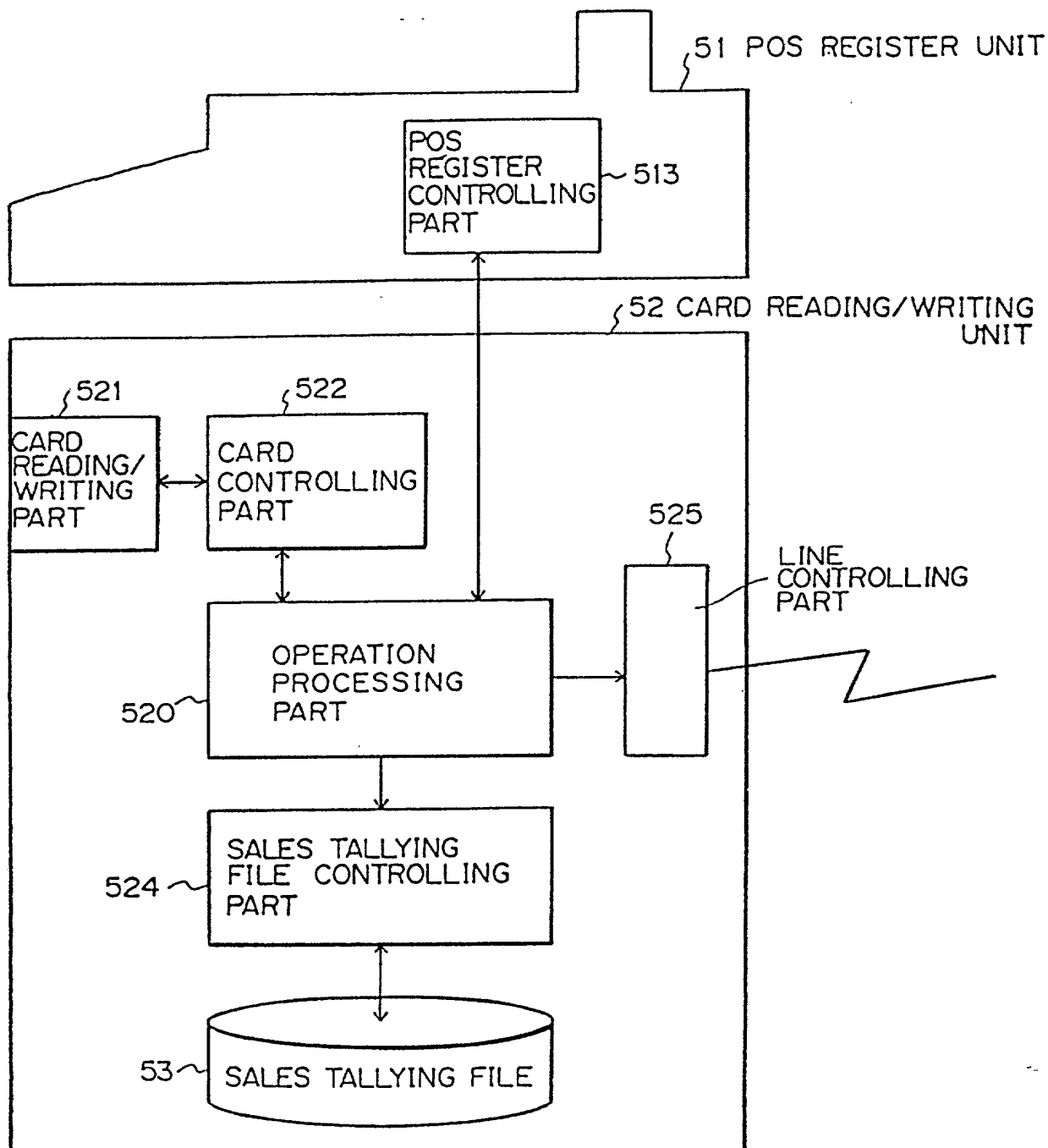
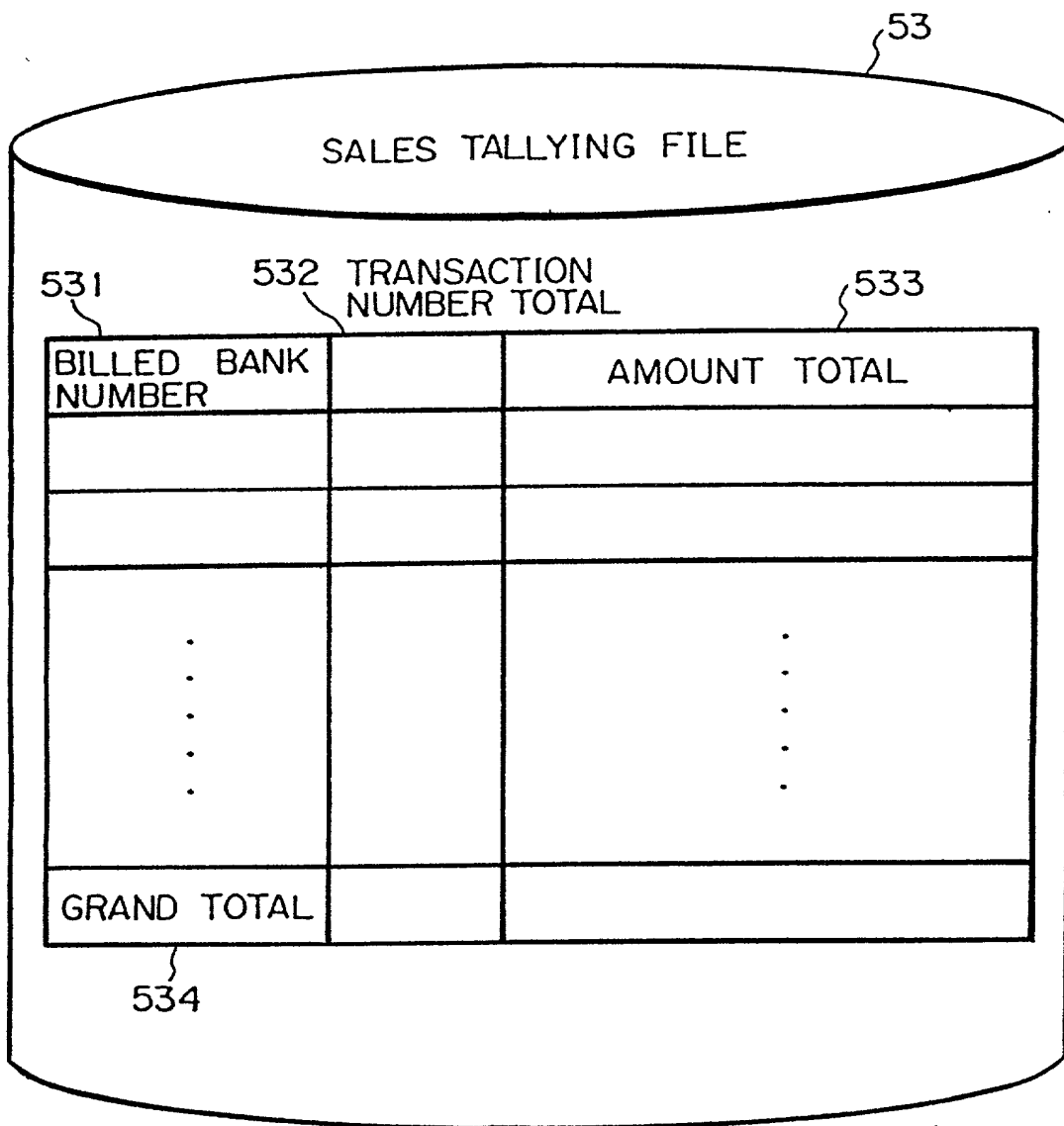


FIG. 5A



**FIG. 5B**



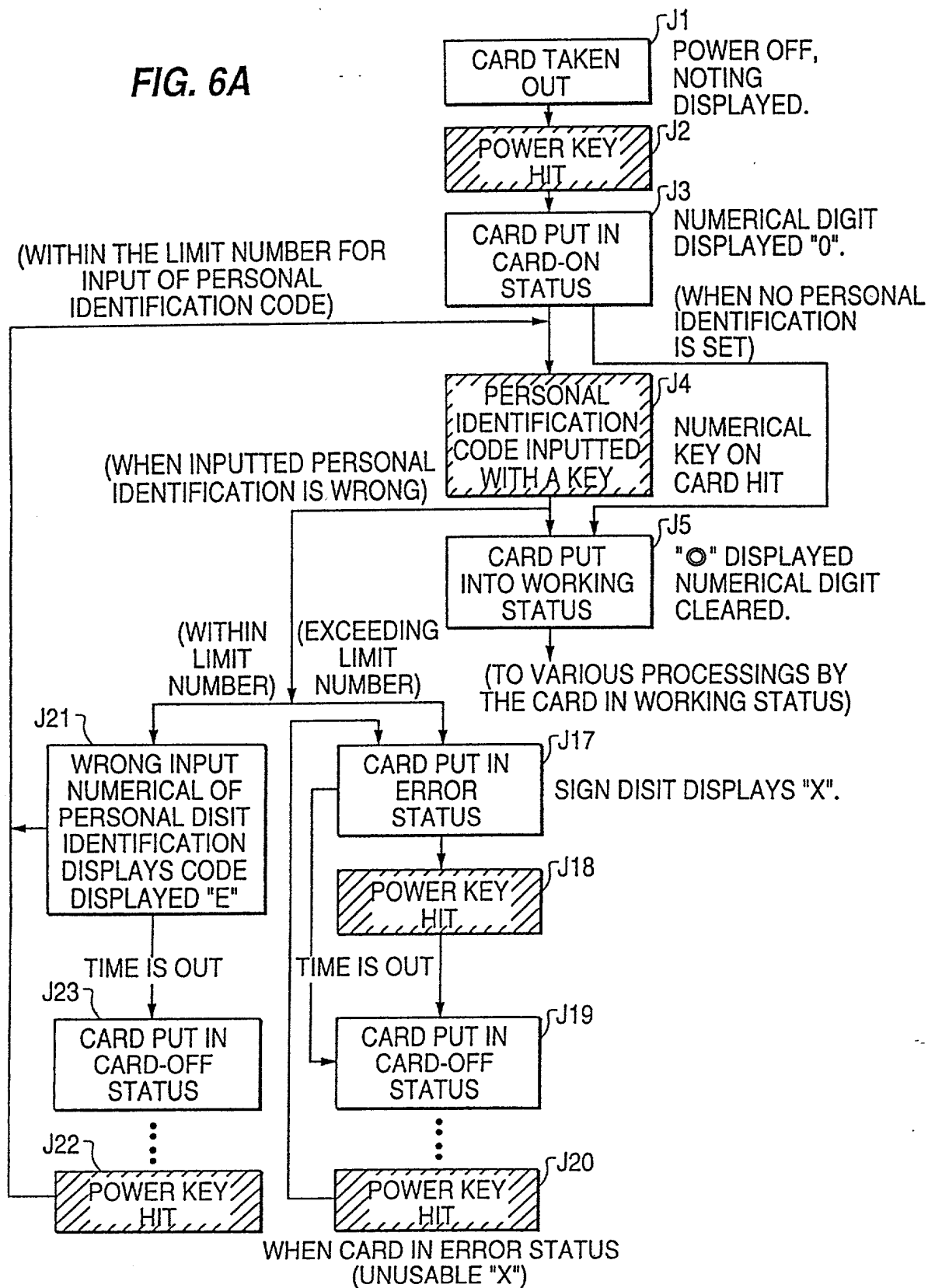
[illegible]



FIG. 6B

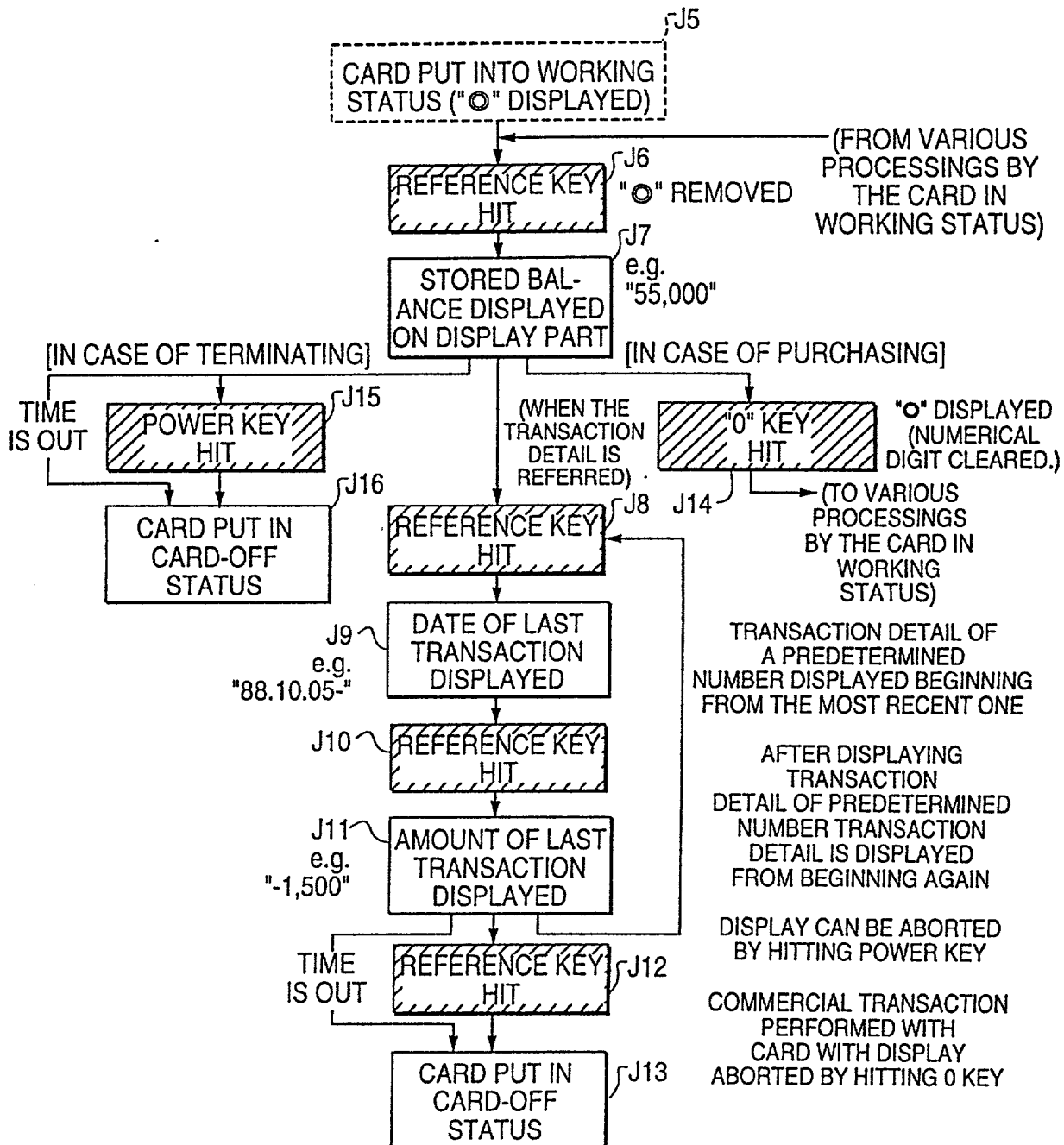


FIG. 7A

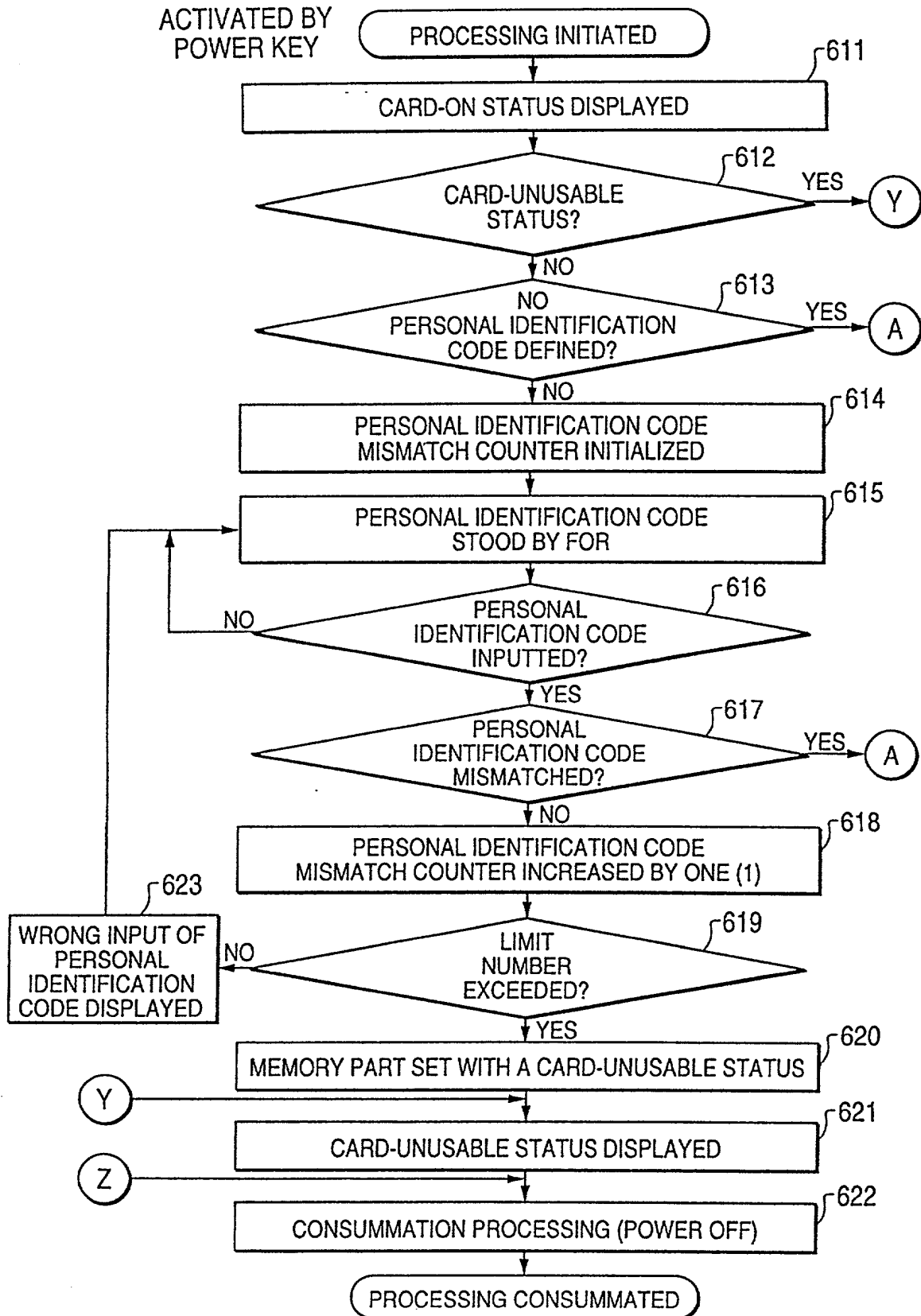


FIG. 7B

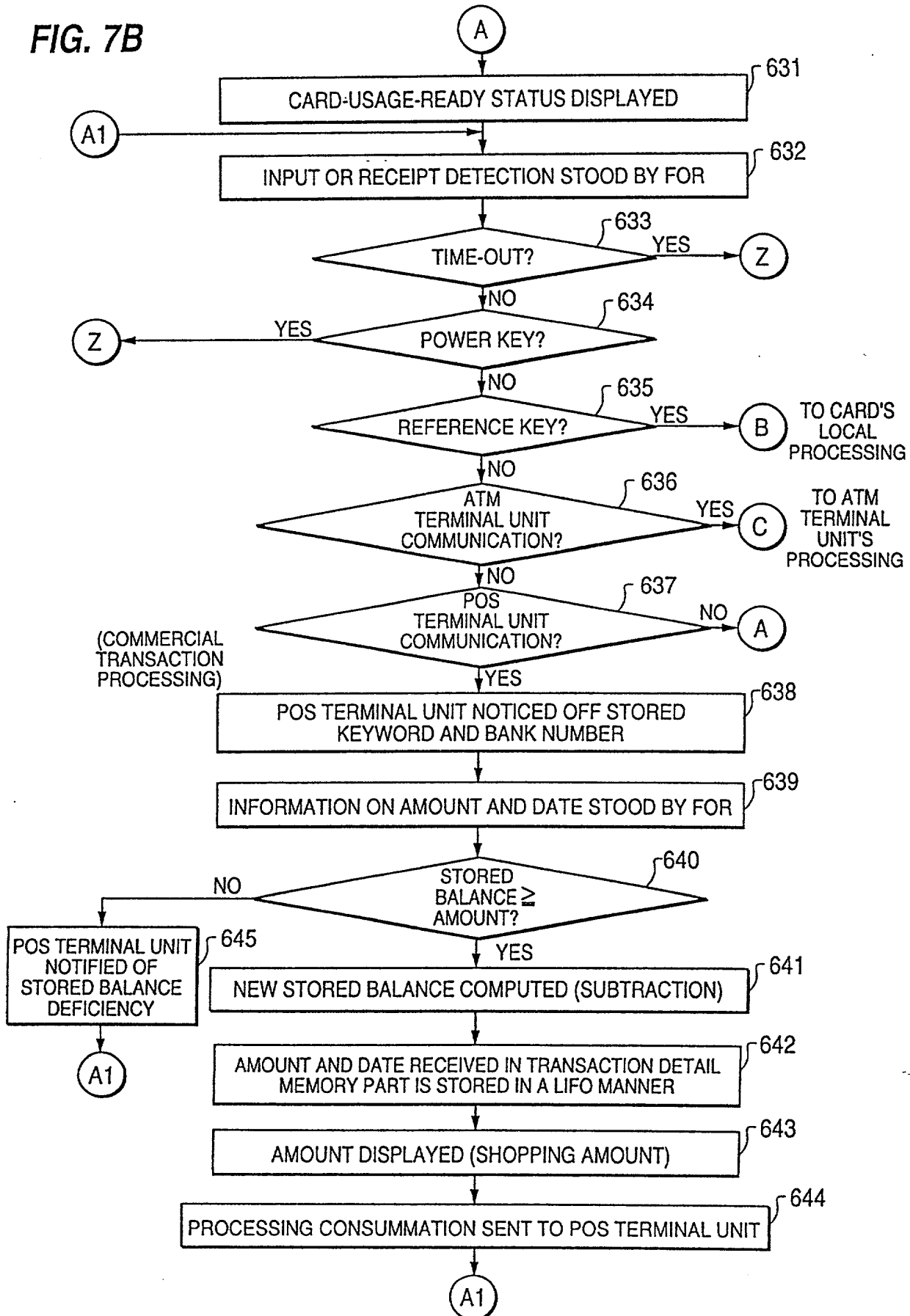


FIG. 7C

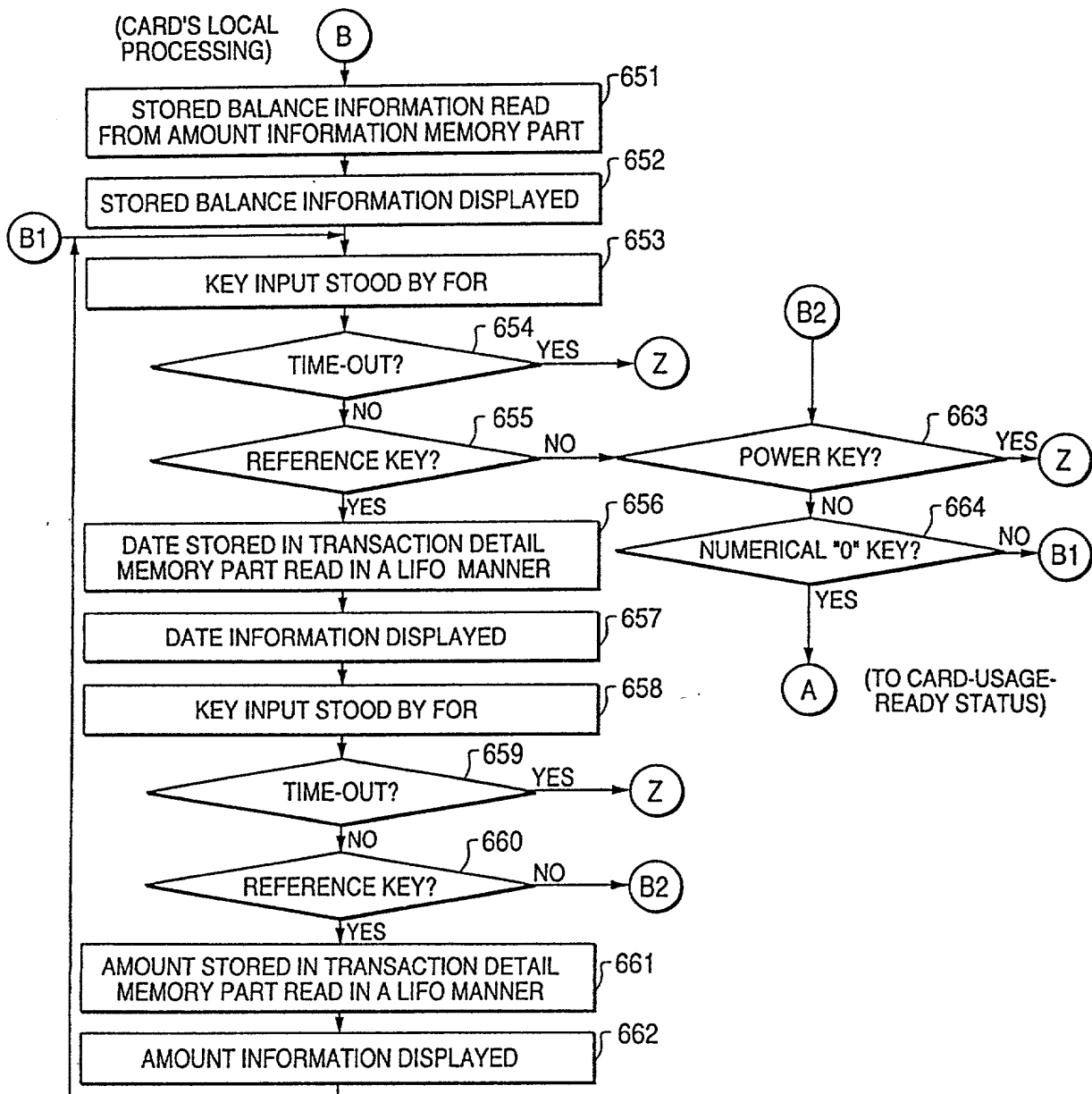


FIG. 7D

(ATM TERMINAL  
UNIT'S PROCESSING)

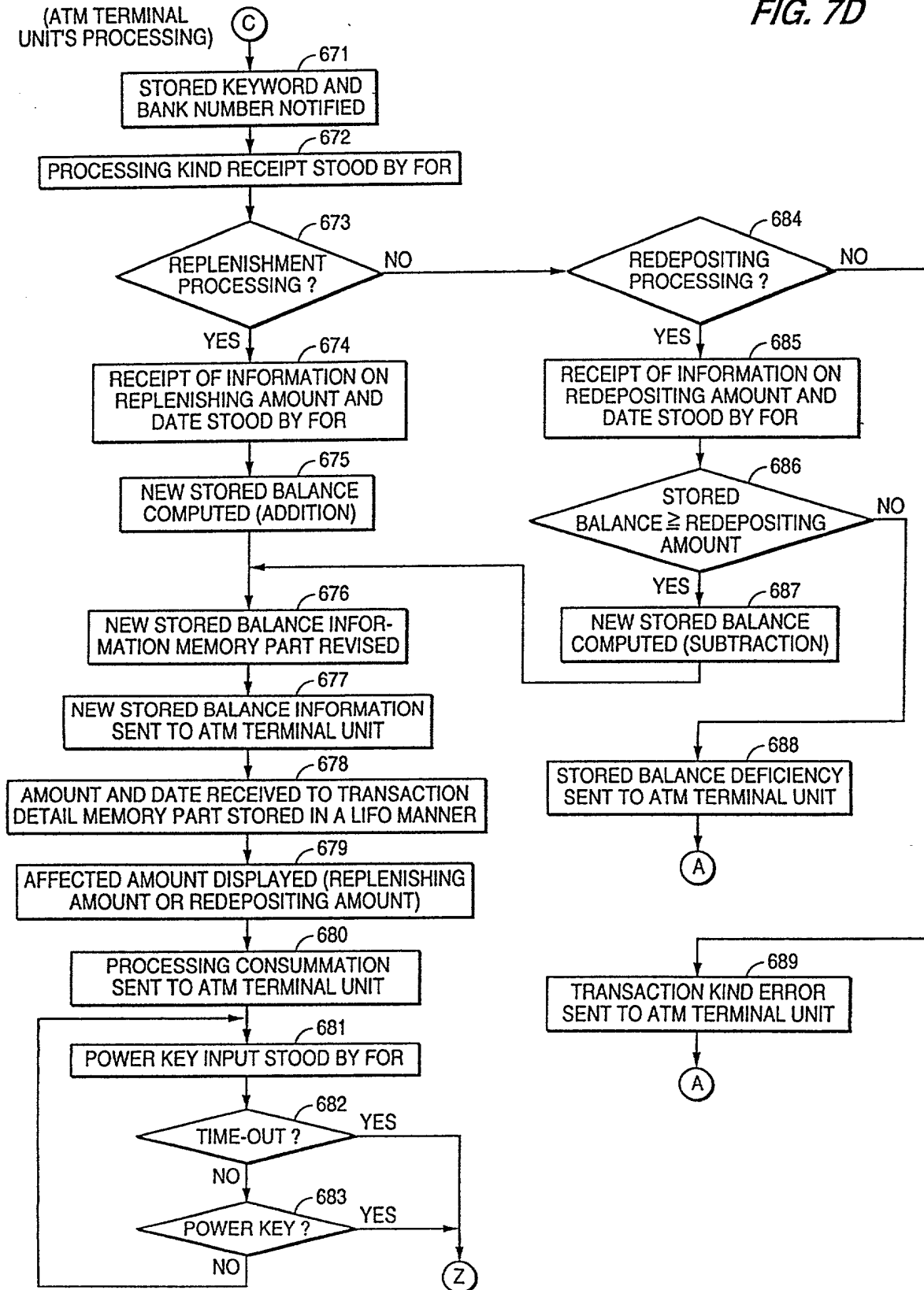


FIG. 8A

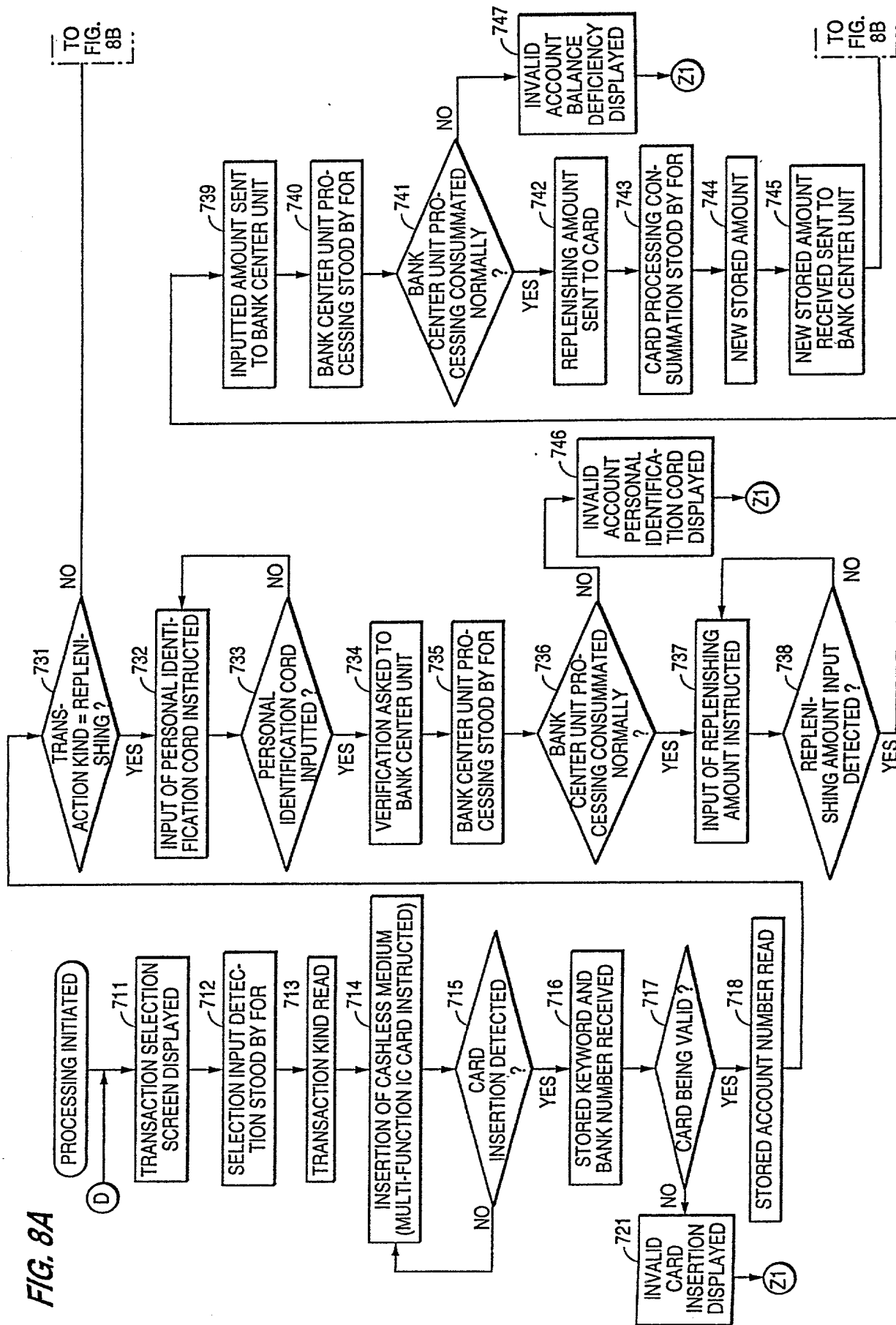


FIG. 8B

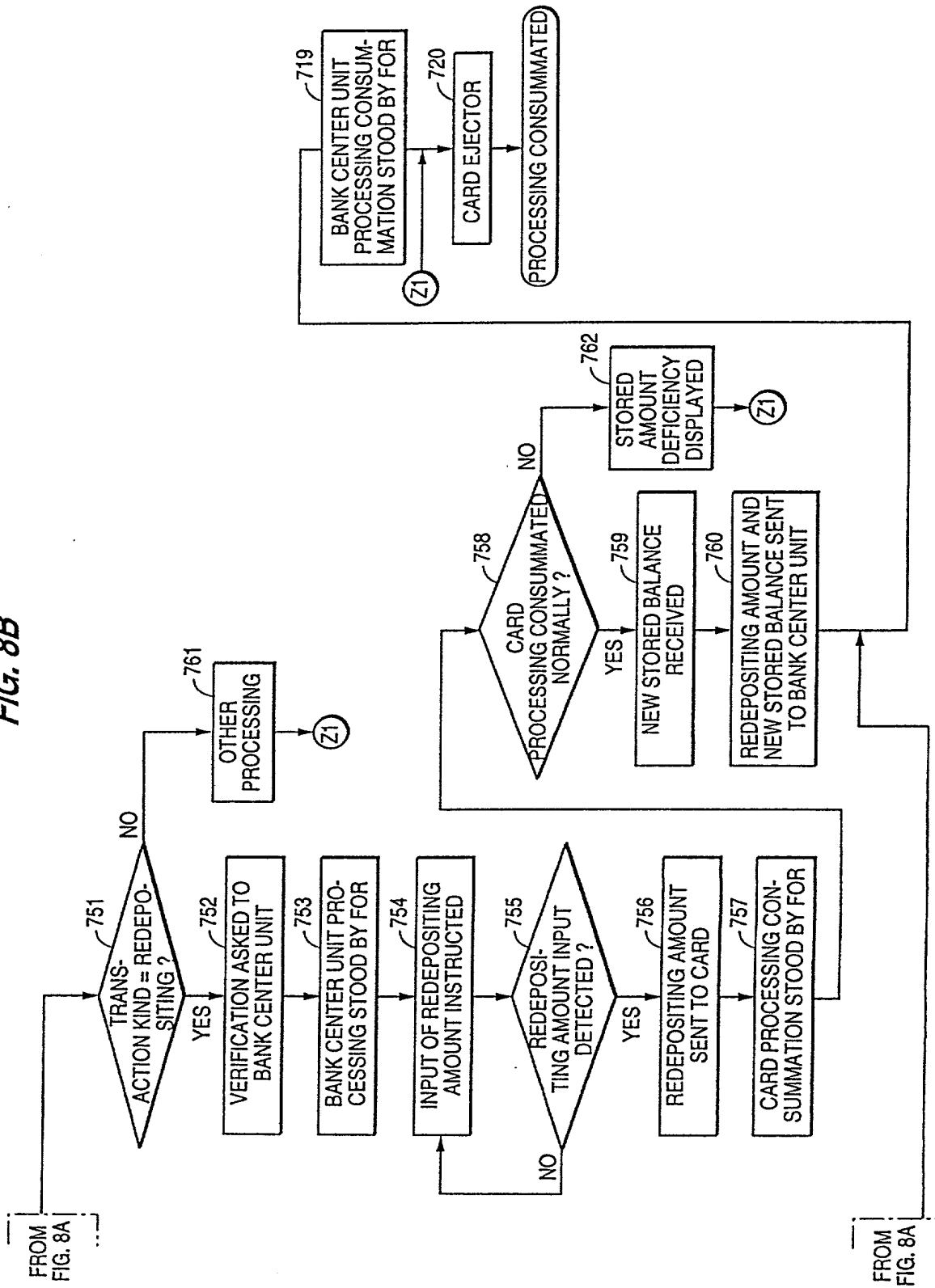


FIG. 9

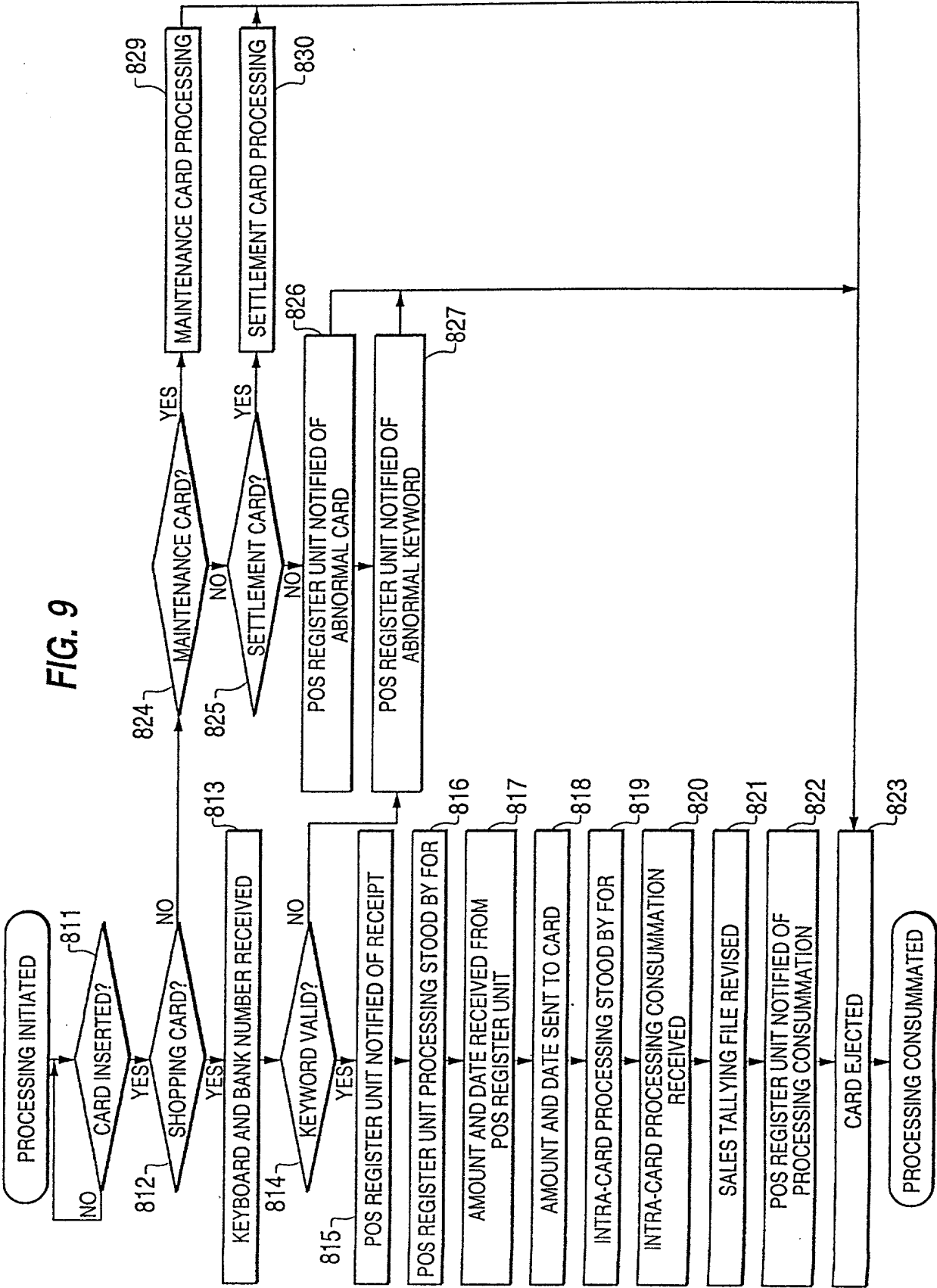




FIG. 10A

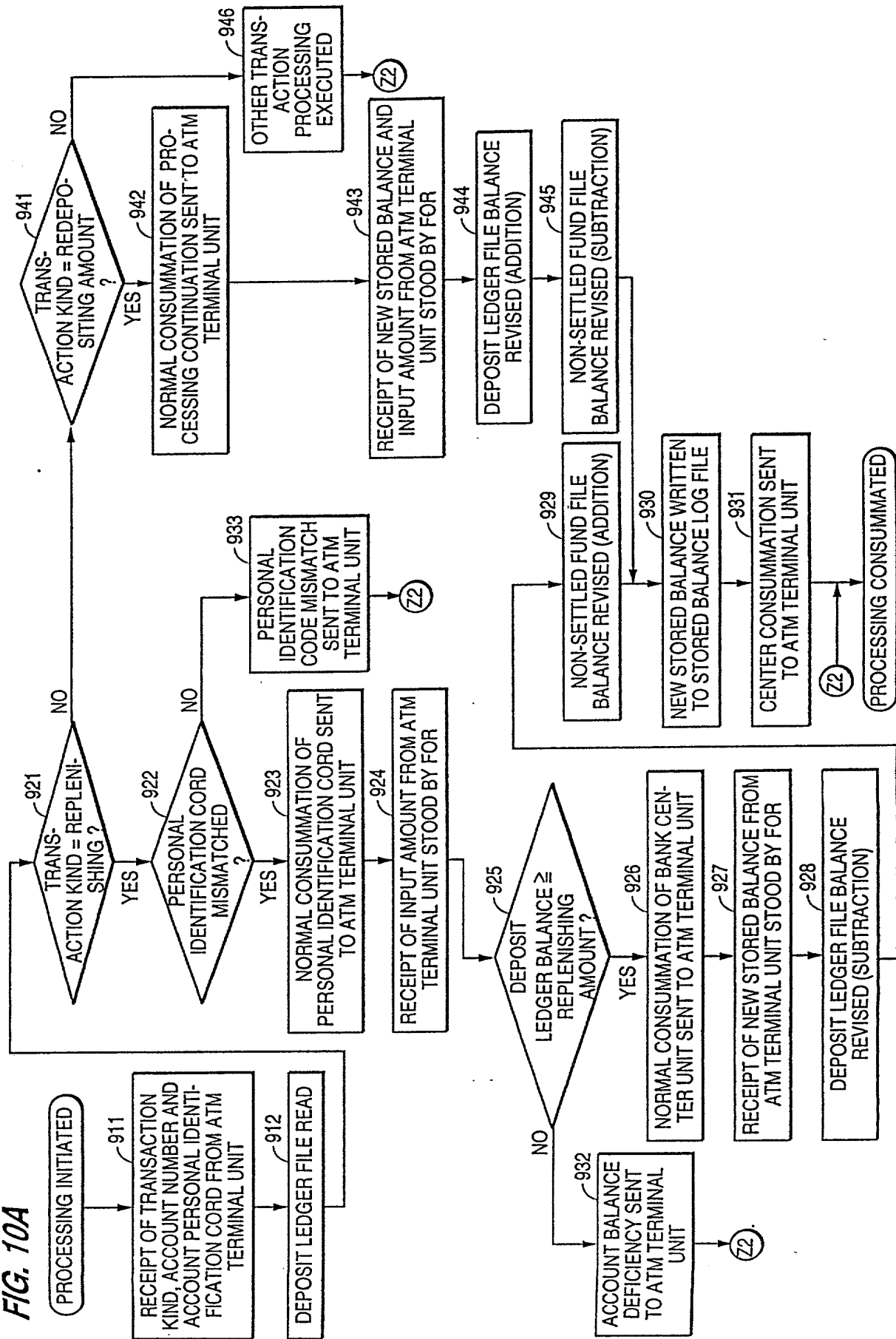


FIG. 10B

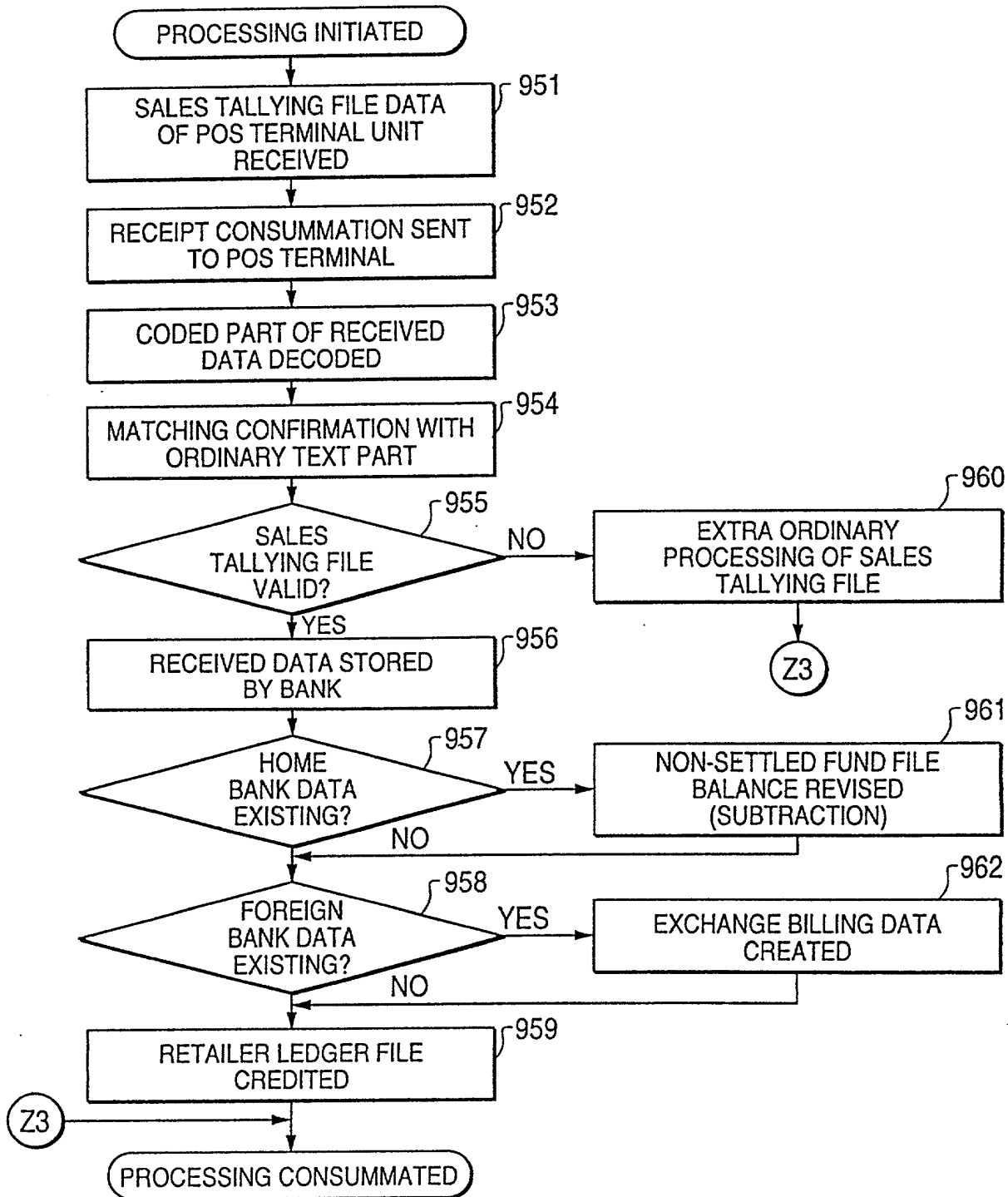


FIG. 11

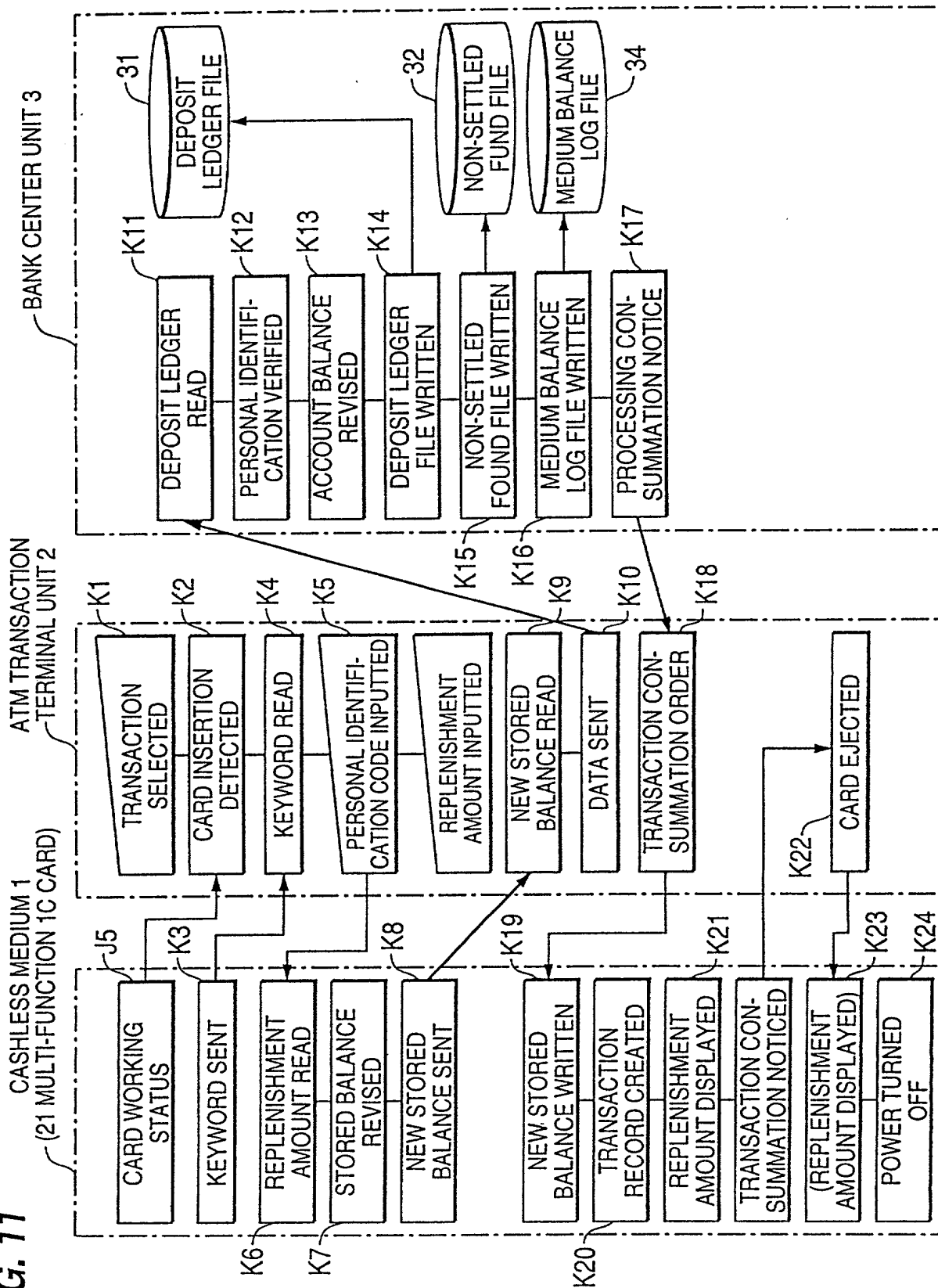


FIG. 12

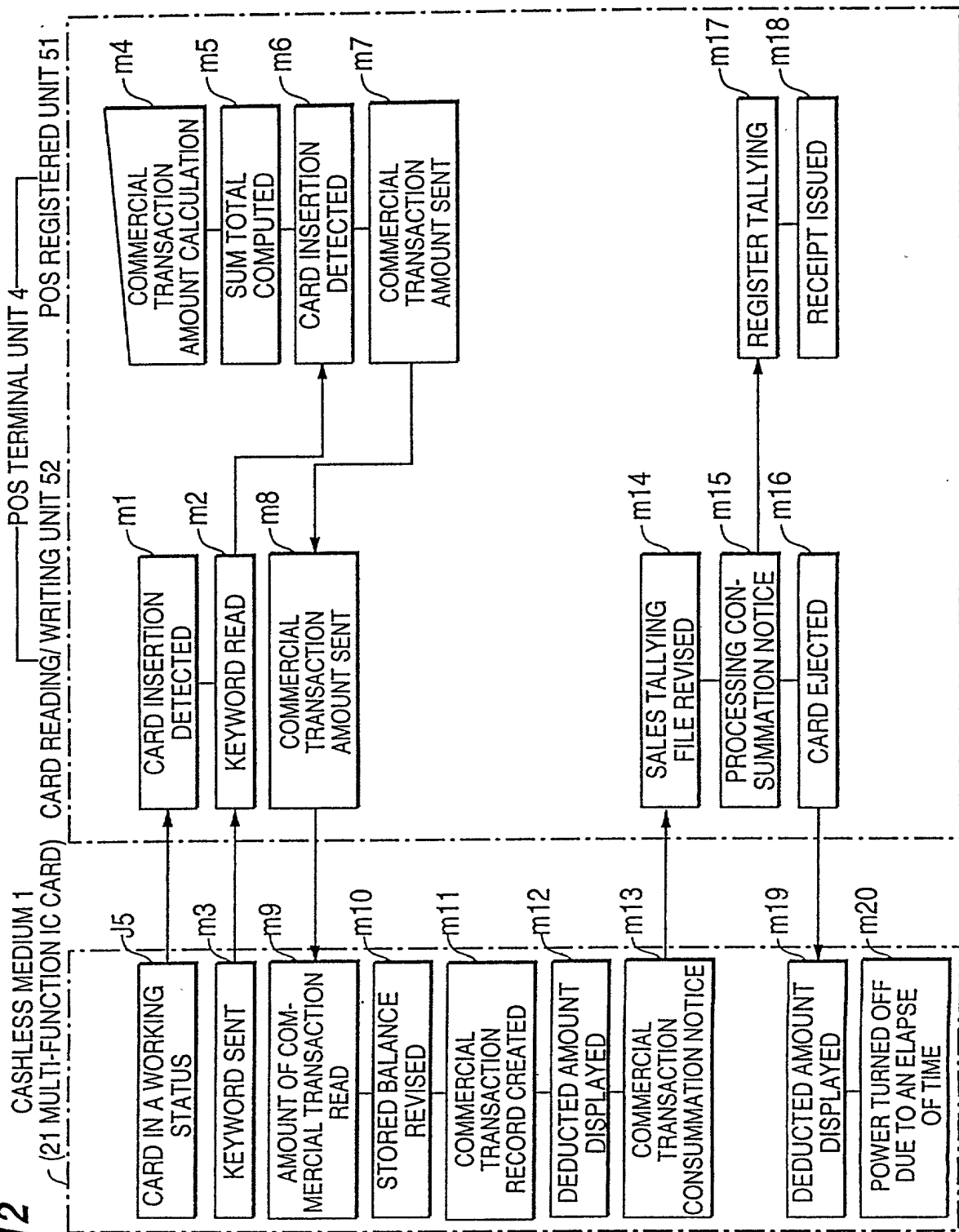


FIG. 13

